

The purpose of IRAs is to encourage long-term savings and investment, to provide a financial cushion in retirement. Yet, even though buying a home is one of the best investments an individual can make, it is not an eligible IRA investment. Allowing an individual to borrow from their IRA to buy a home effectively makes this an eligible investment.

Allowing IRA borrowing for home purchase would also eliminate a disincentive against IRA contributions. Many young families and individuals are hesitant to tie up funds in an IRA account that they may need later to buy a home. And, IRA borrowing for home purchase does not deplete the IRA account, since the funds are replenished when the loan is paid back.

Finally, this legislation is responsibly drafted, to prevent self-dealing and generally track provisions of 401(k) loans. Nonpayment or forgiveness of the loan is treated as a premature withdrawal. In such event, the unpaid amount would be subject to Federal taxes and a 10-percent premature withdrawal penalty.

Other protections include a prohibition against taking an interest deduction on the borrowed funds, and a limitation that loan rates cannot vary by more than 200 basis points (2 percent) from comparable Treasury maturities.

As Congress considers proposals to create new individualized retirement accounts, it is important to structure such accounts in a way that provides access for home purchase. But, it is equally important to remove the significant tax barriers to home purchase for the \$2 trillion in existing IRA retirement assets. The "First-time Homebuyer Affordability Act" accomplishes that important goal.

#### FEDERAL PRISONER HEALTH CARE COPAYMENT ACT

**HON. MATT SALMON**

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 1999*

Mr. SALMON. Mr. Speaker, I rise to introduce the Federal Prisoner Health Care Copayment Act, which would require Federal prisoners to pay a nominal fee when they initiate certain visits for medical attention. Seventy-five percent of the fee would be deposited in the Federal Crime Victims' Fund and the remainder would go to the Federal Bureau of Prisons (BOP) and the Marshals Service for administrative expenses incurred in carrying out this Act. Each time a prisoner pays to heal himself, he will be paying to heal a victim. The U.S. Department of Justice supports the Federal inmate user fee concept, and has worked on crafting the language contained in this bill.

Most law-abiding Americans pay a copayment when they seek medical attention. Why should Federal prisoners be exempted from this responsibility?

This reform on the Federal level is overdue. Health care costs for Federal prisoners has risen considerably over the past several years. Only a handful of states exceed the Federal system in the cost of care per inmate. Establishing a copayment requirement would exert an immediate downward pressure on prison health care costs.

States have recognized the value of copayment programs, and they have proliferated in

recent times. Now, well over half of the states (at last count 34) have copayment programs on a statewide basis, including Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Mississippi, Nevada, New Hampshire, New Jersey, North Carolina, Ohio, Oklahoma, Rhode Island, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, and Wisconsin. Additional states are considering implementing copayment programs. Moreover, at least half of the states—some of which have not enacted this health care reform on a statewide basis—have jail systems that impose a copayment on inmates seeking certain types of health care.

Copayment programs have an outstanding record of success on the State level. In June 1996, the National Commission on Correctional Health Care held a conference that examined statewide fee-for-service programs. Dr. Ron Waldron of the Bureau of Prisons concluded that "inmate user fees programs appear to reduce utilization, and do generate modest revenues."

Evidence of the effectiveness of copayment programs continues to surface. Tennessee, which began requiring \$3 copayments in January 1996, reported in late 1997 that the number of infirmary visits per inmate had been cut almost in half. In August, prison officials in Ohio evaluated the nascent State copayment law, finding that the number of prisoners seeing a doctor had dropped 55 percent and that between March and August the copayment fee generated \$89,500. And in my home state of Arizona, there has been a reduction of about 30 percent in the number of requests for health care services.

Copayment programs reduce the overutilization of health care services without denying the indigent of necessary care. In discouraging the overuse of health care, prisoners in true need of attention should receive better care. Taxpayers benefit through the reduction in the expense of operating a prison health care system. And the burden of corrections officers to escort prisoners feigning illness to health care facilities is reduced.

The Federal Prisoner Health Care Copayment Act provides that the Director of the Bureau of Prisons shall assess a nominal fee for each health care visit that he or she—consistent with the Act—determines should be covered. The legislation also allows state and local facilities to collect health care copayment fees when housing federal prisoners.

The Federal Prisoner Health Care Copayment Act prohibits the refusal of treatment for financial reasons or appropriate preventative care.

Finally, the Act requires that the Director report to Congress the amount collected under the legislation and an analysis of the effects of the implementation of this legislation on the nature and extent of health care visits by prisoners.

Congress should speedily enact this important prisoner health care reform bill. I look forward to working with my colleagues and the Department of Justice to pass this proposal.

PROVIDING FOR CONSIDERATION OF H.R. 975, REDUCING VOLUME OF STEEL IMPORTS AND ESTABLISHING STEEL IMPORT NOTIFICATION AND MONITORING PROGRAM

SPEECH OF

**HON. BRIAN BAIRD**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 17, 1999*

Mr. BAIRD. Mr. Speaker, I rise today to express my support for this legislation, that seeks to address the serious steel dumping problem which has resulted in the loss of over 10,000 steelworker jobs nationwide; but also to inform my colleagues about a concern that I have about some potential impacts of such legislation.

Mr. Speaker, I do believe that the rapid escalation of steel imports into the United States over the past eighteen months has reached crisis levels. Reports indicate that steel imports increased by 72 percent from November of 1997 to November of 1998, and that increase has led to staggering layoffs and reductions in work hours for those working in our nation's steel industries. Those layoffs and work stoppages have seriously concerned me and should alarm all of us.

During that period, imports from Japan were up 260 percent, imports from Russia advanced 262 percent, and those from Korea increased by over 220 percent. Imports from Brazil, Ukraine, China, Indonesia, and South Africa have steadily grown. In some cases, foreign manufacturers have been shown to have sold steel for well under the cost of production.

It is clear that the United States must take strong action to ensure the enforcement of our trade policies. Mr. Speaker, I support policies that enhance U.S. trade partnerships, but I also believe that we must demand fair and responsible trade behavior from those partners. Our nation must not stand idle while our laws are flagrantly violated. Therefore, I strongly support the intent of H.R. 975 and the measures that the legislation would implement to control steel import levels at pre-crisis levels.

However, my concern lies in the potential impact that this legislation may have on a manufacturer in my district—a manufacturer that would face legitimate hardship under the current version of the bill.

The district which I represent, Washington's third district, includes several steel and aluminum production facilities. One of these facilities is The Broken Hill Proprietary Coated Steel Corporation (BHP CSC), located in the city of Kalama. In December of 1997, BHP began production of cold rolled full hard steel and galvanized sheet steel that is frequently used in the metal building and construction industries. The facility annually utilizes approximately 350,000 tons of hot band steel in the manufacture of over 300,000 tons of bare and painted sheet steel products.

Unfortunately, I have been informed that availability of the hot band steel needed for this plant is limited from domestic producers. The technologies utilized in the manufacturing process at the Kalama facility apparently require that very specific requirements be met for the quality, physical properties and size of the hot band steel used as a raw material, and

most domestic producers of hot band steel are reportedly unable to meet the demands of the Kalama plant.

Therefore, BHP CSC has relied on imported hot band steel for the majority of their needs since beginning operations in 1997, and the primary source of those imports has been the BHP parent company, located in Australia. That Kalama plant has been the exclusive recipient of imports to the U.S. from the company's Australian parent. This plant has not been used as a conduit for large quantities of steel imports to be used by other manufacturers.

My concern deals with the consequences of imposing a strict quota on steel imports. In its current form, the legislation only cuts back steel imports to levels existing in July of 1997. This restriction is not only reasonable, it is necessary, and to be clear, I think we need this legislation. However, it may also severely limit the availability of the high-grade hot band steel required by the Kalama BHP facility.

As a consequence, Mr. Speaker, the productive capacity of the plant will be significantly diminished, and the limits may, in fact, result in the loss of jobs in the steel industry. Now, I can't imagine that supporters of this legislation would find job losses to be an acceptable result of a United States response to illegal trade activities.

And Mr. Speaker, I want to take a moment to call your attention to why this facility is so important to the economic survival of this corner of rural America. This economically disadvantaged area in Southwest Washington was, until recently, primarily dependent on natural-resource based industries for its economic survival. As a result of increasing limitations on timber cutting and shrinking salmon runs, the workforce needs in Cowlitz County have been scaled back again and again. Only six years ago, this area faced double-digit unemployment rates, and still has one of the highest rates in the nation.

So, Mr. Speaker, when we pass legislation that may affect the job security of over 250 hard-working people in Cowlitz County, I get gravely concerned. That's why I immediately began working on this issue when I was sworn into office at the beginning of this year.

And it is also the reason that I drafted an amendment to this legislation to provide limited waiver authority for companies with legitimate barriers to obtaining steel products for their manufacturing processes from domestic sources, to import limited amounts of steel in order to continue operations. My amendment would have permitted the Secretary of Commerce to establish a certification process to determine whether or not a manufacturer has sincere impediments to obtaining adequate quantities of steel raw materials; and, in such cases, to waive the import restrictions in only those cases.

Unfortunately, the rule providing for consideration of this legislation prevented me from introducing such an amendment, and precluded members from having the opportunity to vote on a measure that I believe would make a minimal, but desperately necessary adjustment to the overall bill. In fact, that rule prevented the introduction of any amendments.

Although I find this disappointing, I have received assurances from my colleagues that efforts will be made to address this situation as this legislation moves through the process, and I will continue to support those efforts.

As a Member of Congress, I have a responsibility to ensure that what we do here in Washington, DC, benefits my constituents in Washington State, and also to help safeguard our national interests. I believe that the enactment of this legislation, as perfected by my amendment, would serve both of these purposes. Although still imperfect, I will act today to enforce the trade policies of the United States, while continuing my efforts to protect the economic security of all steelworkers nationwide as the legislative process moves forward.

I ask my colleagues to support these efforts as we work with the other body in considering this measure. We all have an interest in keeping jobs in the United States, so let's work together to take the strongest, most appropriate measures possible to bolster this industry.

Of equal importance, I call on the President to address this situation before this flood of steel imports overwhelms what remains of the United States steel industry—an industry that has retroed to become one of the most efficient in the Nation. In the future, as a result of this measure, I hope that we can take swift, and more effective actions when sudden surges in foreign exports to our nation unfairly threaten our industries.

Mr. Speaker, I want to again thank my colleagues Mr. VISLOSKY and Mr. TRAFICANT, and many others, for their tremendous, persistent work in bringing public attention to this issue and for helping bring this measure to the full House for our consideration.

#### PERSONAL EXPLANATION

#### HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 1999*

Mrs. ROUKEMA. Mr. Speaker, I rise today to insert in the RECORD that I inadvertently voted no on Roll Call 69 on March 24, 1999. I intended to vote yes on this amendment offered by Representative Tiahrt to H.R. 1141, the Emergency Supplemental Appropriations bill.

This amendment would have offset the remaining portion of the Supplemental that was not offset by the bill. It is vitally important that all additional spending is offset. Because if it is not offset, it is paid for out of the Social Security Trust Fund surplus.

Of primary concern is Social Security. As we all know Social Security is the most popular and important program in the nation's history. It touches almost every family in America. When it comes to Social Security, this program must not be sacrificed to tax cuts or extra spending. I look forward to the day when we engage in the debate on reform with the knowledge that every cent in the Social Security Trust Fund is safe.

IN HONOR OF DR. HORACIO AGUIRRE

#### HON. ILEANA ROS-LEHTINEN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 1999*

Ms. ROS-LEHTINEN. Mr. Speaker, today it is a distinct honor to recognize Dr. Horacio

Aguirre, an outstanding journalist, good family man and contributing member to our South Florida community, for his many years of dedication and vision in the area of journalism. As an acknowledgement of his endeavors, the Miami International Press Club will present Dr. Aguirre with its 1999 Good News Award on April 15th.

The Cuban patriot Jose Marti once said: "Talent is a gift that brings with it an obligation to serve the world, and not ourselves, for it is not of our making". Dr. Aguirre has taken those prophetic words to heart, for his entire life has been dedicated to protecting and advancing the entire spectrum of journalism with his feverish talent and love for the field.

From his early years as the editorial writer at El Panama America newspaper in Panama, to his experience as a founding editor with one of the longest running dailies, Diario Las Americas; Dr. Aguirre has always been a champion for all journalistic causes.

His achievements have been such that other nations such as Panama, Ecuador, the Dominican Republic and Spain have all bestowed awards upon him. Dr. Aguirre has also been very active with the Inter-American Press Association, where he has held the posts of Secretary, Chairman, First Vice-President and President.

Mr. Speaker, in an era where journalistic rights have come under increasing attacks from dictatorial governments, Dr. Horacio Aguirre is worthy of recognition because he is and continues to be a defender of journalists' rights to report.

He has contributed immensely to the hemispheric discussion on this most important of issues. Dr. Horacio Aguirre offers to all of the Americas what the brilliant Ruben Dario gave to his native country, Nicaragua: "I offer unto you the steel upon which I forged my efforts, the coffer of harmony that guards my treasure, the crown of diamonds the idol that I adore."

#### CONGRATULATIONS TO HIGH POINT CENTRAL HIGH SCHOOL'S GIRLS BASKETBALL TEAM

#### HON. HOWARD COBLE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 1999*

Mr. COBLE. Mr. Speaker, while all eyes will be on St. Petersburg this weekend to observe the NCAA Final Four basketball championships, those of us in the Sixth District of North Carolina are already celebrating a roundball title. We are proud to say that High Point Central High School has won the North Carolina 2-A girls basketball championship.

The High Point Central Bison defeated St. Pauls 78-63 to capture the 2-A crown in Chapel Hill on March 13. High Point Central finished the year with a record of 28-2 and captured its third state title in seven years—an impressive feat.

What makes the win even more remarkable was that the Bison went into the title contest knowing one of their senior starters was injured. Lee Culp broke her foot on the Thursday before the Saturday championship, but that didn't stop her from scoring a team-leading 20 points in 29 minutes of action. For her gutsy performance, Culp was named MVP of the game.